

CRESCENT FINANCIAL CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3027709	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,032	\$972	-5.8%		
Loans	\$760	\$683	-10.1%		
Construction & development	\$179	\$140	-22.1%		
Closed-end 1-4 family residential	\$109	\$97	-10.4%		
Home equity	\$54	\$50	-8.0%		
Credit card	\$0	\$0			
Other consumer	\$4	\$3	-27.9%		
Commercial & Industrial	\$55	\$48	-13.3%		
Commercial real estate	\$338	\$326	-3.4%		
Unused commitments	\$127	\$120	-5.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$131	\$118	-9.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$62	\$64	2.7%		
Cash & balances due	\$14	\$11	-22.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$40			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$37			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$937	\$887	-5.2%		
Deposits	\$725	\$727	0.3%		
Total other borrowings	\$201	\$149	-25.9%		
FHLB advances	\$151	\$149	-1.3%		
Equity					
Equity capital at quarter end	\$96	\$85	-11.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.1%	--		
Tier 1 risk based capital ratio	11.2%	10.0%	--		
Total risk based capital ratio	13.3%	12.3%	--		
Return on equity ¹	-117.6%	-20.2%	--		
Return on assets ¹	-12.2%	-1.8%	--		
Net interest margin ¹	3.2%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	94.9%	67.7%	--		
Loss provision to net charge-offs (qtr)	228.1%	203.8%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.9%	12.0%	0.9%	1.1%	--
Closed-end 1-4 family residential	2.7%	5.3%	0.3%	0.6%	--
Home equity	2.2%	0.9%	0.9%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.2%	0.3%	0.3%	--
Commercial & Industrial	4.9%	1.3%	0.9%	0.5%	--
Commercial real estate	1.4%	2.3%	0.0%	0.1%	--
Total loans	2.4%	4.5%	0.4%	0.4%	--